

S/A 09/302,154  
Docket: YO999-214



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#15/Reconsideration  
AF/3626  
L.E.  
10/21/03

In re Application of

Pednault, E.

Serial No.: 09/302,154

Group Art Unit: 3626

Filed: April 29, 1999

Examiner: Kapadia, M.

For: A METHOD FOR CONSTRUCTING SEGMENTATION-BASED PREDICTIVE  
MODELS FROM DATA THAT IS PARTICULARLY WELL-SUITED FOR  
INSURANCE RISK OR PROFITABILITY MODELING PURPOSES

Honorable Commissioner of Patents  
PO Box 1450  
Alexandria, VA 22313-1450

RECEIVED  
OCT 17 2003  
GROUP 3600

REQUEST FOR RECONSIDERATION UNDER 37 C.F.R. §1.116

Sir:

In response to the Office Action dated August 13, 2003, please consider the following  
clarifications to the record in preparation for Appeal.

REMARKS

Attached hereto is a Declaration Under 37 CFR §1.132 in response to the Examiner's  
Response to Arguments beginning on page 17 of the Office Action dated August 13, 2003.  
The Examiner alleges that the Applicant seems confused concerning the art discussed in US  
Patent 5,970,464 to Apte et al., the only prior art currently applied in the present prosecution.

Entry of this Request for Reconsideration is proper under 37 CFR §1.116, since no  
new claims and no new issues are presented. More important, the Examiner has made  
statements in the above-referenced Office Action to which Applicant considers must be